



Order Filed on October 3, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>
<b>Marie-Ann Greenberg MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee</b>
IN RE: JOSE A GALVAO

**Case No.: 24-15533**

**Hearing Date: 10/02/2024**

**Judge: ROSEMARY GAMBARDELLA**

**ORDER DENYING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: October 3, 2024**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Case No.: 24-15533RG

Caption of Order: Order Denying Confirmation

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THIS MATTER having been scheduled before the Court on 10/02/2024 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 10/2/2024 of the plan filed on 08/16/2024, is denied; and it is further

ORDERED, that the Debtor must file a modified plan and an amended Schedule B by 10/16/2024 or the case will be dismissed with no further notice to Debtor or Debtor's attorney; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings; and it is further

ORDERED, that if the above information has been filed timely and/or provided, the Hearing on Confirmation shall be adjourned to 11/20/2024 at 8:30 am.

In re:  
Jose A Galvao  
Debtor

Case No. 24-15533-RG  
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2  
Date Rcvd: Oct 03, 2024 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:  
**Symbol**      **Definition**  
+      Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db	+ Jose A Galvao, 15 Ridge Lane, Blairstown, NJ 07825-2103

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).  
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.  
NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024      Signature:      /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Nationstar Mortgage LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
Peter Adel Lawrence, I	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com

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Peter Adel Lawrence, I

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Scott E. Tanne

on behalf of Debtor Jose A Galvao ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9